

IN RE:

DEREK J. ROCCO
MARY RAE ROCCO
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:19-23634

Chapter 13

Document No.: 126

ENTERED BY DEFAULT

ORDER OF COURT

AND NOW, this 17th day of April, 20 25, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED
4/17/25 8:37 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT:

U.S. BANKRUPTCY JUDGE **dmr**

In re:
Derek J. Rocco
Mary Rae Rocco
Debtors

Case No. 19-23634-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 4

Date Rcvd: Apr 17, 2025

Form ID: pdf900

Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Derek J. Rocco, Mary Rae Rocco, 107 Druid Drive, McMurray, PA 15317-3607
15123535	+ Citizens Bank, 121 South 13th St., Lincoln, NE 68508-1904
15123543	+ MedFinancial, 298 N. Seven Oaks Drive, Knoxville, TN 37922-2369

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 18 2025 02:24:03	BMW Bank of North America, c/o AIS Portfolio Servi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.bmw.ebn@aisinfo.com	Apr 18 2025 02:23:31	BMW Financial Services, 1400 City View Drive, Columbus, OH 43215-1477
cr	+ Email/Text: ecfbnc@aldridgepite.com	Apr 18 2025 02:18:00	Bayview Loan Servicing, LLC, ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 18 2025 02:34:56	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15251691	^ MEBN	Apr 18 2025 02:04:42	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15123532	Email/PDF: bncnotices@becket-lee.com	Apr 18 2025 02:24:10	American Express, PO Box 981537, El Paso, TX 79998-1537
15126327	Email/PDF: bncnotices@becket-lee.com	Apr 18 2025 02:24:05	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15159354	+ Email/PDF: acg.bmw.ebn@aisinfo.com	Apr 18 2025 02:22:58	BMW Bank, Pob 78066, Phoenix, AZ 85062-8066
15123533	Email/PDF: acg.bmw.ebn@aisinfo.com	Apr 18 2025 02:24:15	BMW Credit, PO Box 78066, Phoenix, AZ 85062-8066
15265323	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Apr 18 2025 02:17:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837
15170516	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 18 2025 02:17:00	Citizens Bank N.A., One Citizens Bak Way mailstop JCA115, Johnston, RI 02919
15123534	+ Email/PDF: ais.chase.ebn@aisinfo.com	Apr 18 2025 02:34:32	Chase Bank, Po Box 15369, Wilmington, DE 19850-5369
15182443	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 18 2025 02:23:50	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15298096	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 18 2025 02:17:00	Community Loan Servicing, LLC, 4425 Ponce De

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Apr 17, 2025

Form ID: pdf900

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			Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
15123537	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 18 2025 02:17:00	First National Bank of PA, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15166914	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 18 2025 02:17:00	First National Bank of Pennsylvania, 4140 E. State St., Hermitage, PA 16148-3401
15123538	+ Email/Text: servicingmailhub@flagstar.com	Apr 18 2025 02:19:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15123539	Email/Text: bankruptcy@huntington.com	Apr 18 2025 02:18:00	Huntington National Bank, PO Box 1558, Columbus, OH 43216-1558
15165202	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Apr 18 2025 02:17:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15123540	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Apr 18 2025 02:19:00	Key Bank, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
15163116	Email/PDF: resurgentbknotifications@resurgent.com	Apr 18 2025 02:22:33	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15508656	Email/Text: nsm_bk_notices@mrcooper.com	Apr 18 2025 02:17:00	Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741
15695636	Email/Text: nsm_bk_notices@mrcooper.com	Apr 18 2025 02:17:00	Nationstar Mortgage LLC, c/o Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9741
15318981	Email/Text: peritus@ebn.phinsolutions.com	Apr 18 2025 02:19:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15123545	Email/Text: Bankruptcy.Notices@pnc.com	Apr 18 2025 02:17:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
15183624	Email/Text: Bankruptcy.Notices@pnc.com	Apr 18 2025 02:17:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
15123544	+ Email/Text: recovery@paypal.com	Apr 18 2025 02:17:00	Paypal Credit, 2211 N. 1st St., San Jose, CA 95131-2021
15125889	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 18 2025 02:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
15123547	+ Email/Text: dispute@velocityrecoveries.com	Apr 18 2025 02:18:00	Prosper Loans, c/o Velocity Investments LLC, 1800 State Route 34 Ste 404A, Wall, NJ 07719-9147
15123546	^ MEBN	Apr 18 2025 02:05:31	Prosper Loans, c/o Prosper Marketplace, Inc., 221 Main St., Suite 300, San Francisco, CA 94105-1909
15178475	+ Email/Text: bncmail@w-legal.com	Apr 18 2025 02:19:00	Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15177803	Email/Text: bnc-quantum@quantum3group.com	Apr 18 2025 02:18:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
15123548	+ Email/Text: correspondence@credit-control.com	Apr 18 2025 02:18:00	SoFi Lending, c/o Credit Control LLC, 5757 Phantom Drive, #330, Hazelwood, MO 63042-2429
15123549	Email/Text: PFS.Analyst@stclair.org	Apr 18 2025 02:19:00	St. Clair Hospital, 1000 Bower Hill Road, Pittsburgh, PA 15243-1899
15124273	^ MEBN	Apr 18 2025 02:05:07	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15155148	Email/Text: bankruptcy@huntington.com	Apr 18 2025 02:18:00	THE HUNTINGTON NATIONAL BANK, PO

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Apr 17, 2025

Form ID: pdf900

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BOX 889424, CLEVELAND, OH 44101-8539

15123550 + Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com

Apr 18 2025 03:40:19

Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517

15181212 Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com

Apr 18 2025 03:40:19

Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BMW Bank of North America
cr		Community Loan Servicing, LLC
cr		Matrix Financial Services Corporation
cr		NATIONSTAR MORTGAGE LLC
cr	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr	*	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15172701	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15123536	*+	Citizens Bank, 121 South 13th St., Lincoln, NE 68508-1904
15123541	*+	Key Bank, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
15123542	*+	Key Bank, 4910 Tiedeman Road, Brooklyn, OH 44144-2338

TOTAL: 4 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2025 at the address(es) listed below:

Name	Email Address
Christopher A. DeNardo	on behalf of Creditor NATIONSTAR MORTGAGE LLC logsecf@logs.com
Christopher A. DeNardo	on behalf of Creditor Community Loan Servicing LLC logsecf@logs.com
Denise Carlon	on behalf of Creditor Community Loan Servicing LLC dcarlon@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor Bayview Loan Servicing LLC jblank@pincuslaw.com, brausch@pincuslaw.com
Kenneth Steidl	on behalf of Debtor Derek J. Rocco julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Mary Rae Rocco julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st

District/off: 0315-2

User: auto

Page 4 of 4

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Form ID: pdf900

Total Noticed: 41

eidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com

Maria Miksich

on behalf of Creditor Community Loan Servicing LLC mmiksich@kmlawgroup.com

Mario J. Hanyon

on behalf of Creditor NATIONSTAR MORTGAGE LLC wbecf@brockandscott.com mario.hanyon@brockandscott.com

Michael H Kaliner

on behalf of Creditor BMW Bank of North America ANHSOrlans@InfoEx.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Pamela J. Wilson

on behalf of Trustee Pamela J. Wilson pwilson@pjwlaw.net pwilson@ecf.axosfs.com

Roger Fay

on behalf of Creditor NATIONSTAR MORTGAGE LLC rfay@alaw.net bkecf@milsteadlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Stephen Russell Franks

on behalf of Creditor NATIONSTAR MORTGAGE LLC amps@manleydeas.com

Thomas Song

on behalf of Creditor Matrix Financial Services Corporation pawb@fedphe.com

TOTAL: 15